

Dlen/SP - *[initials]* 25 FEB 1977

Lets get some advice from
OGC, both on the concept
and this firm. If the firm
is not well known, are there
other plans offered by more
reliable firms. Maybe we
can develop an entire new
employee service line.

STAT

STAT

25 FEB 1977

STAT

Note to File:

[redacted] called back to say he had arranged for Mr. Peterson, Chairman of the Board of A.B.A. Inc. to make the pitch. I told him, as I did yesterday, that we are not ready to meet yet. I would call him when we are ready.

[redacted] then said he wanted to keep me off that other things could be negotiated for. Because he was "still Agency" he wanted us to know what we could hold out for when we met with Peterson. i.e. property rentals (for our boys overseas), income tax preparation, and reduction of premium.

I told [redacted] I appreciated this info and would call him when ready to meet. He said "God bless and happy St. Patrick's Day".

3/8/77

STAT

STAT

STAT

STAT

Note to File:

Called [redacted] on
7/10/77 per [redacted] in-
structions. [redacted] said
poor info in brochure was
not correct. Could "make
us a better deal." I told
him we were not ready
to talk "deal" yet. The matter
is being stuffed out and we
have another plan to con-
sider. Also told him of
visiting [redacted]

for the same plan.
[redacted] never heard of them
and didn't know there was
another contact with the
Agency. He said his contact
was the one that wanted because
"he talked to the man who
could make the decision".
He said he could
bring in the Chairman of the
Board to "make the pitch".

I told him we would
call him when we were
ready for the pitch.

3/7/77

STAT

STAT

25 February 1977

MEMORANDUM FOR THE RECORD

SUBJECT: Visit of [redacted]
Representatives of the American Business Association, Inc.

1. On February 17, 1977, per arrangements made by C/BSD, I met with [redacted] representatives of ABA, Inc. to give them an opportunity to talk about a pre-paid legal insurance plan offered by ABA, Inc. According to [redacted] ABA, Inc. is a non-profit Maryland corporation.

2. After introductions (I identified myself as being in the benefits section of the Office of Personnel) they began explaining the benefits of their plan, interspersing horror tales to support their contention that this type of insurance is very desirable. I let them do most of the talking.

3. The few pieces of literature they brought with them about this insurance concerned individual coverage. They wanted to work up some plans with rates based on "X" number of employees. [redacted] offered that if a substantial number of individuals enrolled in a plan, they could probably add benefits; e.g., the annual preparation of income tax forms. He asked me how many individuals I thought might be interested in this type of coverage.

4. I told them that we had considered offering this kind of coverage some time ago and it was believed that there was insufficient interest in this type of insurance. He asked if they could make a presentation to a group or groups of our employees and I said no. I explained why this could not be permitted. I also said it was premature for them to make up a group package based on "X" number of individuals and asked that they mail me some literature about their plan. I said that I would see that the appropriate people looked it over. [redacted] said he would prefer to drop it by my office and said he would only take five minutes of my time. I agreed to see him again when he gets the materials ready.

[redacted]
Chief, Insurance Branch

TRANSMITTAL SLIP		DATE 22 FEB 1977
TO: [REDACTED]		
ROOM NO.	BUILDING	
REMARKS:		
<p>The attached material on American Business Association, Inc., was left down in the Credit Union by a retiree, [REDACTED]</p> <p>He was formerly a [REDACTED] Security Officer who retired under CSC 29 June 1973.</p> <p>[REDACTED] had wanted to stop in to talk to you about this material. Instead, he left it with [REDACTED]. He mentioned that the most interesting part of his organization involved prepaid legal services. ?????</p>		
FROM: [REDACTED]		
ROOM NO.	BUILDING	EXTENSION

FORM NO. 241
1 FEB 65

REPLACES FORM 36-8
WHICH MAY BE USED.

(47)

STAT

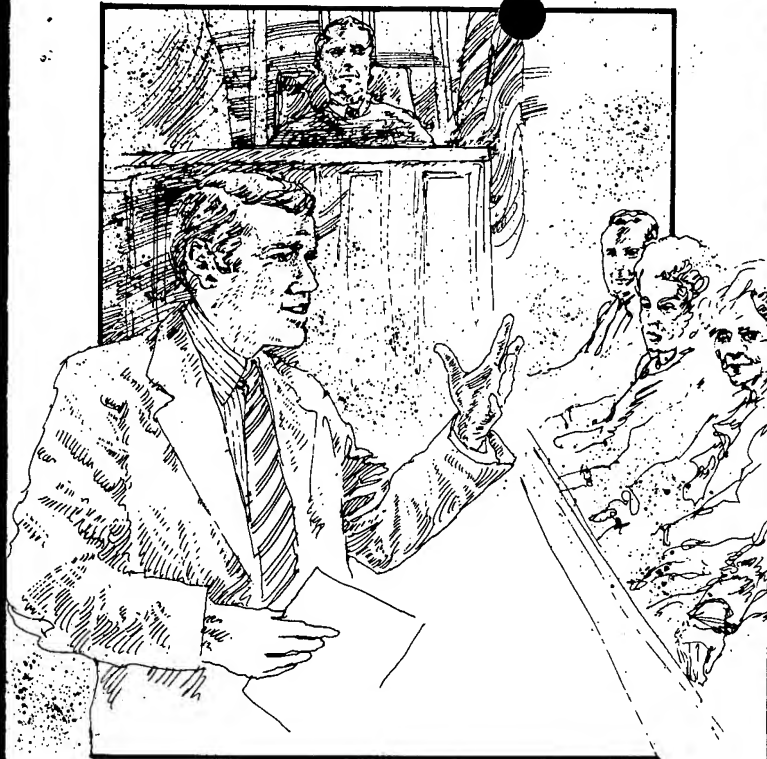
STAT

STAT

STAT

STAT

STAT



**Now
You Can Make
The Law
Work For
YOU!**

HERE'S HOW...THROUGH

The New Group Legal Plan
Sponsored by

YOUR ORGANIZATION

Only \$1.85 per week

**JOIN
INITIAL
ENROLLMENT!**

A Way To Simplify Your Legal Affairs Through A "Single Source" of Legal Expertise And Talent.

By joining one of The Fortement Association's Plans, you can immediately avail yourself of any of dozens of attorney services.

- Maybe it's just a matter of needing to ask an attorney's advice. Ordinarily, such telephone or personal-visit consultation would cost you cold, hard cash. Under the Plan, it's *free*.
- Possibly you've been putting off making a simple will for you and your spouse. The average cost of a will today is \$200 or more. Under the Plan, it's *free*.
- And think about the tax "hassles" you go through every April 15th. Usually, it's a choice of spending hours and days yourself — and wondering whether you've paid too much or too little — or having a tax service prepare your forms for \$50 or \$100. Under the Fortement Association Plan preparation of State and Federal tax returns is *free*.
- For real estate transactions, you've probably had to hire attorney specialists in the past, and pay hundreds of dollars in fees just to move from one house to another. Under the Plan, it's *free*.

With just a moment's thought, you've undoubtedly thought of even more ways you or your family need legal services *now*, such as . . . Motor Vehicle Violations . . . Claims for Civil Recovery . . . Landlord problems . . . Credit and Consumer Actions . . . Divorces, Separation, and Annulments . . . and many more.

Your Own Personal Law Firm, On Call For You Whenever The Need Arises.

Under a Unique system devised by The Fortement Association, Plan Members will obtain legal representation in much the same way they presently receive their other benefits. That is, a single small fee provides full and immediate membership from the first day you join the Plan.

Along with other members of your group, you will receive legal representation for almost *every single legal need you might have*.

Through the Fortement Association Plan your group has chosen, a *full 100% of all attorney fees* are paid for the covered benefits.

Legal protection is also provided if you happen to travel beyond your Service Area or indeed anywhere in the 50 States, and all U.S. Territories and Possessions.

we recommend Plan

Primary Legal Services Tax Preparation and Advice Defense of Criminal Actions

Family or Individuals	\$1.85 per week
• Attorney on Retainer — Preventive Law	100% *
• Divorce, Separation or Annulment (Member only — non-contested)	100%
• Defense of Motor Vehicle Violations (Misdemeanors, Non-Jury Trials), (Felonies or Jury Trials — \$1000 reduction from normal attorney fee.)	100%
• Defense of Federal and State Criminal actions (not covered under motor vehicle violations). (Misdemeanors, Non-Jury Trials), (Felonies or Jury Trials — \$1000 reduction from normal attorney fee.)	100%
• Juvenile Court Proceedings	100%
• Bankruptcy (Non-Business)	100%
• Simple Wills (Member and Spouse)	100%
• Probate	100%
• Defense of Civil Actions (Non-Jury Trials) (Jury Trials — \$1000 reduction from normal attorney fee.)	100%
• Preparation of Federal and State tax returns and rendering of tax advice for duration of membership in Plan. (Plan member's effective date must be before October 16 that year to receive tax preparation benefit for the year.) (Fee for tax advice)	100%
• Administrative and other judicial recoveries (No attorney fee charged plan member on the first \$1000 recovered)	100%
• Claims for Civil Recovery (No attorney fee charged plan member on the first \$1000 recovered)	100%
• Claims against Insurance Companies, Insured Motorist or Uninsured Motorist (No attorney fee charged plan member on the first \$1000 recovered.)	100%
• Consumer Law	100%
• Credit Actions	100%
• Public Law	100%
• Adoption Proceeding (Non-Contested)	100%
• Birth Certificate	100%
• Change of Name	100%
• Real Estate Transactions (Primary family dwelling)	100%
• Preparation of Non-Complex Legal Documents	100%

*In the event that Plan Member, Spouse or Dependent requires covered legal services Outside Their Service Area, they are requested first to contact Fortement at the home office to determine whether there is another Firm in that area having a contracted commitment to provide reciprocal services to Plan Members. If such a Firm is available, Plan Member will have the same 100% benefits as provided under all Plans. If no such Firm is available, Plan Member may contact the nearest available attorney and Fortement will pay directly to an attorney a maximum annual amount of \$100 for covered legal services rendered in behalf of Plan Member.

Samples of Benefits Provided for Present Plan Members

Plan Member. Service requested: Real estate settlement, tax advice and preparation of will. **Conclusion:** Attorney gave Plan Member tax advice, represented her at the closing of the purchase of their home and prepared their will for them.

Plan Member. Service requested: Wants to charge first husband with failure to pay child support. Would like to file suit against second husband for divorce and child support. **Conclusion:** Attorney filed claim for back child support against first husband. Attorney has filed divorce papers against second husband and is negotiating property settlement and child support.

Plan Member, Spouse and Daughter. Service requested: Representation for criminal charges against all three for possession of marijuana. **Conclusion:** Attorney represented all three clients. The charges against two of the clients were dismissed and one client received 30 days probation.

Plan Member. Service requested: Wants the attorney to write a letter concerning an unacknowledged Master's Thesis which was turned in over a year ago. **Conclusion:** Attorney is corresponding with university for acknowledgement of Master's Thesis for Plan Member.

Plan Member. Service requested: Wants to file suit for discrimination in a job application. **Conclusion:** Attorney has filed suit against employer for Plan Member.

Plan Member. Service requested: New Car Warranty. **Conclusion:** Attorney is corresponding with dealer in an effort to get dealer to honor the warranty.

Plan Member. Service requested: Representation concerning custody and guardianship of a minor. **Conclusion:** Attorney has prepared and filed for custody and guardianship of the minor in behalf of Plan Member.

Plan Member's Spouse. Service requested: Obtaining Social Security benefits for her children. **Conclusion:** Spouse was given advice and attorney is assisting her in obtaining Social Security benefits which her children are entitled to receive.

Plan Member. Service requested: Landlord had Plan Member arrested for stealing his own refrigerator. **Conclusion:** Charges against Plan Member were dismissed and Plan Member is suing the landlord for false arrest.

Plan Member. Service requested: Advice on bill of sale. **Conclusion:** Attorney prepared bill of sale.

Plan Member. Service requested: Speeding Violation. **Conclusion:** Attorney represented Plan Member and the charge was dismissed against Plan Member.

Plan Member's Spouse. Service requested: Plan Member's Spouse charged with leaving the scene of an accident. **Conclusion:** Attorney represented Plan Member's Spouse and case was dismissed.

Plan Member. Service requested: Representation in case concerning seizure of rent receipt by landlord, harassment of member by landlord and member's desire to break the lease. **Conclusion:** Attorney represented Plan Member and the Court ruled that the rent had been paid by the Plan Member, ordered the harassing to be stopped and the lease be broken.



Fortement Association, Inc.

(A Maryland Non-Profit Corporation)

Hampton Plaza — Suite 1103 — 300 East Joppa Road
Towson, Maryland 21204

Administrator of the Fortement Association Trusteed Pre-Paid Legal Plan

Maryland Hot Line to the Chairman (301) 296-2990

UNITED STATES Hot Line to the Chairman (800) 638-6906

Complete Application and Detach Here

FORTEMENT ASSOCIATION, INC.

(A Maryland Non-Profit Corporation)

APPLICATION FOR TRUSTEED PRE-PAID LEGAL PLAN

1. Full Name of Proposed Plan Member: (Print)

2. Social Security No. _____

3. ☐ Single ☐ Widowed ☐ Married ☐ Divorced ☐ Separated

4. Dependents _____ Date of Birth _____ Sex _____

Plan Member _____ ☐ ☐

Spouse _____ ☐ ☐

Dep. _____ ☐ ☐

Dep. _____ ☐ ☐

Dep. _____ ☐ ☐

Dep. _____ ☐ ☐

5. Residence _____

Street and Number

City _____ County _____ State _____ Zip _____

(Area Code) Home Phone No. _____ (Area Code) Business Phone No. _____

6. Name of Employer _____

7. Occupation and Department _____

8. Member ☐ Yes ☐ No Name _____

9. Plan No. _____ New ☐ Additions ☐ Annual Fee _____

I hereby agree that the fee be deducted and forwarded to the Fortement Association until written notice by me to the contrary and I agree to participate in the Fortement Association Trusteed Pre-paid Legal Plan pursuant to the terms of the Trust.

Date Signed _____

Member Signature _____

Authorized Representative _____

YOUR ORGANIZATION

HAS SELECTED
OUR MOST
COMPREHENSIVE
PLAN
FOR YOU!

**NOW
YOU CAN HAVE
YOUR OWN
ATTORNEY!**

Through the New Group
PRE-PAID LEGAL PLAN
(prepays your attorney fees)

Family or Individuals \$1.85 per week

Enroll Today!